

Comments:	
Employee:	See attachment dated 11/8/2010.
Supervisor:	See attached.
Employee Signatures:	
My supervisor has discussed this performance review with me.	
Employee Signature:	Shirley Kralovich Date: 11/8/2010
Your signature below acknowledges that you have received and read the Code of Business Conduct and Ethics, understand them, and will comply with them.	
Employee Signature:	Shirley Kralovich Date: 11/8/2010
Supervisor Signature:	
I have discussed this performance review with my employee.	
Supervisor Signature:	Carlton A. Kyri Date: 10/19/2010

Performance Appraisal – Shirley Kosakoski, Performance period 5/2009 through 5/2010

Overall Rating – Marginally Achieves

Strengths:

- Credit experience in higher level clients including Health Care.
- Large book of business available to be mined for cross sell opportunities.
- Networked in the market.

Areas for Improvement:

- Sales results. See attached results for the six months ending 6/30/2010. Shirley has been under goal in each of the five primary sales categories for the first six months of the year and needs to improve these results. This performance ranges from being 11% of goal in loans to 88% of goal for DDAs opened. In addition, Shirley has achieved one goal, DDAs opened, for one category for one of the quarters. Shirley has a large book of business made up of a number of higher value clients. She has worked with the TMO to identify opportunities in that book but has then not followed up on scheduling sales calls with the TMO. Shirley is at 19% of her Treasury Management goal.

Overall Assessment

- Shirley's sales results have not been satisfactory for her position as a BB3. The attached results show significant deviations to goals in each category. These goals are the targets re established for the business bankers for 2010 and are less than the previous goals. Shirley needs to meet her goals for each of the five primary sales categories on a consistent, monthly basis. In order to achieve these goals, Shirley needs to increase her activities to the right clients and/or prospects focusing on the cash flow conversation offering solutions to client needs. Shirley and her manager will develop an action plan, focusing on specific activities and tactics, to improve results going forward. Immediate and sustained progress in sales results must be shown.

Performance Appraisal Comments

Shirley Kosakoski  
November 8, 2010

1. Management states that my appraisal was "Achieves" until this review given on 10/19/10 for the period ending 5/31/10. Now it is "Marginal". I repeatedly requested the support and assistance of management and HR since 2008 in an effort to *avoid* performance deficiencies, but they have put me off or promised support and then changed their minds or refused to provide the requested assistance.

HR has delayed their responses to me and pushed their responsibilities onto management; Management (Dennis Ginder) says they do not understand the definition of "Accommodations" or "Reassignment" and will rely on HR to address with me.

Management has refused to work with me to implement strategies necessary for improved results throughout the entire period of this review. In the two weeks since this review HR has denied my request to be reassigned, stating that they are now willing to work with me on implementing my prior requests for accommodations, which if implemented initially would have avoided the lagging sales results. They have taken no action yet, however.

2. Seven and a half (7-1/2) months of the 11 months reviewed, from November 16, 2009 until June 26, 2010 I attempted to do my job without a functioning laptop. There were severe problems with the primary software applications that are used in my role of Business Banker. My supervisors knew fully of these problems and I spent countless hours on the phone with the Technology department to correct the problem, to no avail. I have attached one email documenting the ongoing situation which shows that my supervisor at that time was fully aware of the degree of hardship this caused, and the fact that it made my job nearly impossible to do.
3. The paper copy of the review presented to me on 10/19/10 was an exact duplicate of the monthly "conversation" presented to me by Bob Shoemaker in April 2010, with attachments added by my current supervisor. The review heading notes a time period of 1/1/2010 to 12/31/2010. One attachment shows results from 7/1/2009 to 6/30/2010. A second attachment states that the review period is "5/2009 to 5/2010". It is confusing as to what the intent and timing of this document represents.

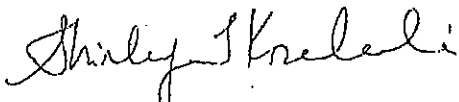
Related to those dates and the timing of this assessment, the statement "immediate progress in sales results must be shown" requires clarification as to when "immediate" begins. In the past my previous supervisor attempted to provide a derogatory review of my performance by changing goals and performance standards after the date of the performance period.

And again, throughout the entire review period I asked for support which was not received although I followed every instruction given by HR and every protocol given by PNC to seek such assistance.

4. The review document posted online states that my performance was "Achieves" in two out of three major performance areas, yet my rating falls below standard overall based on one component, sales. This is the one component most affected by management's refusal to grant accommodations for the administrative and non-essential duties. The other components, knowledge training and skills, compliance, code of conduct, and revenue growth grade my performance as achieves. These areas of achievement were not documented in the paper version of the review provided on 10/19/10 by my supervisor and Dennis Ginder.
5. In the first two quarters of 2010, my Book of Business ranking was top among all my peers on the Berlenco Business Banking team, yet I received no acknowledgement for this in my review. Note that the Book of Business is now 50% of the BB incentive component, giving it equivalent ranking with sales production.
6. Action Plan - On November 7, 2010 I received a two page document from my supervisor with an action plan, however, it has not been reviewed with him yet. I contacted Lori Lockard in HR twice since this review was given for input regarding the action plan and the accommodations that she says PNC is now going to implement. However, I have not heard back from her as of this writing. Until that time, I am unsure of how we can come to a final consensus on an Action Plan.
7. I earned an incentive for performance (sales production and revenue growth) for all four quarters reviewed in this appraisal. Now with the "marginal" rating, no bonuses will be paid, even if earned. I understand this is policy, but it is contradictory in that my performance was good enough to merit a bonus, which is typically a reward for "above and beyond" performance, yet warrants a corrective action. This review consists of an arbitrary rating designed to encourage me to give up and quit, or to give management and HR time to put together a paper trail to terminate my employment. This is very obvious given the documented lack of performance among others from my peer group in Central PA, under Dennis Ginder, who were allowed to transfer to other positions or who were promoted, in spite of their poor sales performance (and those four men between them do not have half my expertise or skill).

What is the ethics and business sense of postponing feedback and withholding assistance to a normally high-performing employee to the degree that it causes sales disruption?

How do HR and Dennis Ginder justify to the business line this prolonging of a situation to their detriment? If I continually ignored my clients and then gave vague answers and then changed my mind, and then violated the law, how would I be perceived as a representative of PNC to the client? And yet, am I not a "client" of HR and of management?



Shirley T. Kosakoski  
Vice President, BB3

REDACTED



Once the form has been completed, please forward to Corporate Payroll, P2-PTPP-21-1  
(unless directed otherwise by your line of business). PFPC send to HR OPS-XX-WBO-2E-5

10U

## INDICATE CHANGES HERE

Employee: Shirley T Kosakoski	Supervisor: Carlton Klinger
Emp. SSN:	1 Effective Date (Saturday beginning of a pay period) except for Termination, Retirement, Death - See Instructions / /

## STATUS CHANGE

10U

2 Action	3 Comment	4 Emp. Cat.	5 Payroll Special Instructions
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## COMPENSATION CHANGE

10U

6 Action	7 Base	8 Base Freq.	9 Normal Biweekly Hours (2x Regular Weekly Hours)
10 Perf. Rating ACH	11 Next Review Date 05 / 2010		

## POSITION CHANGE

10U

12 Action	13 Grade	14 Job No.	15 Job Title	16 Shift	17 Shift Differential Yes / No
18 Transfer Action	19 Supervisor Soc. Sec. No.		20 Requisition No.	21 Cost Center #	
22 Officer Code	23 Officer Title			24 Officer Date / /	

## WORK LOCATION CHANGE 12U

## WORK LOCATION CHANGE A1U

25 MailStop (must be accurate may affect local taxes)	26 Work Phone ( )	27 Work County	28 Work State
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Person completing form: Carlton A Klinger	Phone No: 735 717- <del>788</del> -4124
Recruiter completing form:	Phone No:

Authorized Signature Carlton A. Klinger 8/10/2010	Authorized Signature	Date	Authorized Signature	Date
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PNC 188

Shirley Kosakoski – One on One Discussions

5/20/2011, 10:00 AM

I met with Shirley to review her first quarter numbers and results. Shirley had been out of the bank for several weeks returning to the bank on Tuesday, 5/17/2011. I had also sent Shirley the copy of the email I received from Mr. Shearer in the office of the Chairman regarding the complaint and letter by [redacted] telling her that I wanted to discuss this as well.

Shirley met in my office and led off wanting to discuss the [redacted] issue. I told her that I needed to respond back to Mr. Shearer but wanted to wait until I had a chance to discuss it with her first. She had told me the loan had been turned down but was on leave and I wanted details. She said that she sent the information and loan app down to the CAC, called to get the Appro number and then received a follow up email indicating that this was a risk level 1, FICO score 805 and auto approve. She said she then was told it was being sent to an analyst for underwriting. She said that she talked to the analyst who told her that it is in the approval queue and he was putting the final touches on the approval. She said that this was communicated to [redacted] as he was repeatedly calling and under a time constraint to purchase a trailer. Shirley then said that she received a turn down from the CAC with the client not having sufficient income to service the debt. She then communicated this to [redacted] who was not happy, told her that he would need to scramble to find alternative financing for the purchase and that he was to have picked up the trailer Monday and it was now Friday.

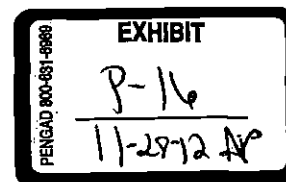
Shirley then told me that she called and spoke with [redacted] about the letter and was told by him that he called into the bank several times, talked with Adam at the branch, and called a 1-800 number who put him into a phone number that did not work. Shirley also said that he told her that he spoke with someone, whom he called management, who instructed him to write the letter saying that was the only way to deal with bad employees. Shirley then said that this is retaliation against her and that any response back to Mr. Shearer needs to state that. I asked her what this is in retaliation for and she said it was for the EEOC filing against the bank and that everyone knew about this. I asked her who knew about the filing and she said everyone and that [redacted] said he called me. I then told Shirley that I spoke with [redacted] once when he called and asked me if I was in charge of business banking in the county, which I confirmed, if my address was the North Point address, which I confirmed, and then he told me that he was sending a letter to the bank copying me. Shirley again repeated that [redacted] said he talked with someone he called management, that he would not give her the name of the person, that this was an attempt to paint her as a bad employee, that this would be used against her and that it was retaliation by the Bank.

I then asked my supervisor, Dennis Ginder, to join in the discussions. Shirley repeated what she told me about what happened with the application, that [redacted] called in here and talked with someone, management, who told him to write the letter and that this was retaliation for the EEOC claim. Dennis asked clarifying questions around the process, going from auto approve to turn down, with no new information forthcoming from Shirley.

**REDACTED**

Action Plan  
Shirley Kosakoski

1. Shirley Kosakoski must show immediate and sustained improvement to the production standards established for a Business Banker 3. To accomplish this, Shirley must continue with the appropriate activities to drive these production standards. At the end, these activities need to result in Shirley attaining the minimum acceptable production standards for a Business Banker 3, including reaching her goals in each of the five primary sales categories on a monthly basis. In order to meet these goals, Shirley needs to complete the following required activities going forward:
  - a. Weekly meeting/call with her manager to review the previous week's activities, results and plan for the coming week.
  - b. Weekly merchant blitzing days or half days in the markets to enable Shirley to hit the merchant goal. The goal should be to acquire three statements in the month, which should generate into the minimum of one sale.
  - c. Continue to utilize and manage all lead drops as per expectations.
  - d. Continue to call on larger, more complex companies to develop opportunities for loans and treasury management. These companies are to have sales greater than \$1MM per annum or fall within the business banker industry segments including HealthCare, Manufacturing, and Professionals. Shirley is to review all lending opportunities with her manager to see if these are bankable requests and to be included in the pipeline. The intent is to drive new, bankable relationships into the Bank where Shirley can cross sell credit, treasury, deposits, and other bank products to these larger clients. This will result in more revenue credits for Shirley from product sales and deposit trailers. The minimum calling expectations are detailed on the attached Calendar Management with a minimum of 10 calls per week.
  - e. Work her book of business for additional opportunities with service partners from Wealth, Treasury and Merchant Services and review her book of business with these partners to identify opportunities. Shirley is to schedule and attend the number of face to face calls weekly so that she can meet with her book clients in person at least twice per year. See attached.
  - f. Enter all calling activities, contacts and opportunities as per expectations into Wholesale Genesis.
  - g. Shirley will do at least one quick start per month at each of her circuit branches on a business banking topic. Keep branch and other partners updated as to the status of any referrals and sales made from the same on a timely basis.
  - h. Shirley will follow and adhere to all bank policies regarding account openings, know your customer information, and other requirements. All documentation is to be housed at the branch of record in accordance with audit requirements.



- i. Shirley will be active and involved in all activities required for her position including but not limited to the monthly market merchant blitz.
- j. As per Shirley's request, her branch circuit will be one branch, the North Pointe branch office. In her role as a BB3, Shirley will be expected to focus and call on those clients defined in d. above. Shirley's calling activities will be directed around this office, on her book clients and on other, larger, more complex relationships developed by the BB1's. This includes, at her manager's discretion, directing larger (greater than \$1MM) loan requests and more complex relationships to her for handling.

Reviewed, acknowledged and agreed to.

Shirley K. Kralich

12/29/10  
Date



## Scheduling your Week – Calendar Management

### Book Client Calls – Size of book may determine this

#### Assumptions:

- Book Includes 80 Relationships
- Need to have at least 4 contacts per year
- Of these 4 contacts, 2 need to be in person calls

### COI Calls

#### Assumptions: These Include

- Chamber Events
- Non Profit/Service club meetings (Rotary, boards, etc)
- Existing Clients
- Accountants, Attorneys, Insurance Agents, Engineers,
- Real Estate Brokers, etc

### Prospect Calls

#### Assumptions:

- One Sales Call to a new prospect each week. This means a minimum of 50 new names each year in our wheelhouse.

### Merchant/DDA Calls

#### Assumptions:

- Sale Ratio is 40% of statements received results in a sale
- If your goal is 2 sold merchant, you need:
  - 3 - 5 new statements / month
  - 6-10 contacts to get a statement
  - 20 - 50 contacts
  - 5 - 10 contacts made in a half day
  - 50% of merchants result in new DDA

## How Should You Schedule Your Week

Book Calls – 40 Face to Face per quarter/13 Weeks =	3 – 4/Week
COI Calls -	1 – 2/Week
Prospect Calls – One new prospect per week included	3 – 5/Week
Total Sales Calls/Week	10 – 12/Week
Or	2 1/2 – 3 1/2 Days/Week on Sales Calls
Merchant Activity	½ or 1 full day/Week on Merchant
Total Days/Week to be Scheduled	3 – 4/Week

The ratio of Book of Business to Prospect calls may be different depending on size of book. Those with smaller books will need to do more prospect calls to make sure we have the 10 calls per week.

How are you scheduling your week?

Are you managing your calendar or is your calendar managing you?

Are you walking into work on Monday with only two or three calls scheduled?

The key for 2011 will be doing the right number of calls (10 minimum) to right clients (think segments and over \$1MM in sales) and saying the right thing (cash flow discussion, ask for the business, ask for referrals).

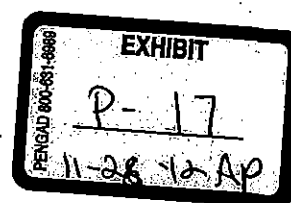
## **EXPECTATIONS**

1. **Loans – Prior to submission of application to CAC, sending information to the CORE RM or the SBA BDO.**
  - a. BBSM involved up front with any transaction \$250M or greater. This amount may be reduced as appropriate by the BBSM.
  - b. BBSM and BB will bring MLM into the transaction as necessary and when the transaction is \$500M or greater.
  - c. BBSM involved up front in any transaction where the total CDHE is or will be \$1MM or greater. This up front involvement is to include meeting the client, review financials, reviewing the request and other items as required. BBSM and BB will then bring MLM into the transaction.
  - d. BBSM, BBTM and TLM to be involved in and in agreement with all pre-screen requests. All three to be included on any pre-screen calls.
  - e. BBSM to be involved in and in agreement with all CORE and SBA pre-screen requests. BBSM to be included on any pre-screen calls.
2. **Modifications**
  - a. Any requests for loan modifications that impact the revenue to existing clients are to be reviewed with the BBSM prior to sending for processing. The BBSM will look at the overall relationship, profitability, and any other factors to approve this. After the BBSM approval, the modification can then be sent for processing or to the MLM. These types of modifications include rate re-sets, fee waivers for line renewals, and any action that would cause an internal and/or external prepayment charge to be assessed.
3. **Lotus Notes Calendar**
  - a. To be the BB primary calendar and regularly updated. BBSM to have access to the calendar.
4. **Wholesale Genesis – Platform used for Customer Relationship Management**
  - a. Call reports to be entered on meaningful calls for both customers and prospects. Information may be copied over to shared notes as appropriate.
  - b. Contact information for all clients and top prospects to be kept updated including email addresses.
  - c. Designated lead drops will be managed in wholesale genesis. All leads are to be claimed within days of the drop, contacted, worked and resolved prior to expiring.
  - d. Book of business clients are all to be kept updated through wholesale genesis including call reports, contacts, leads, etc.

## Corrective Action Form

Shirley Kosakoski

I	<p>Define the problems(s). Be specific (dates and reasons for absenteeism or tardiness, descriptive examples of deficiencies in work performance, etc.) If relevant, explain the impact on co-workers/service partners.</p>	<p>Shirley has failed to meet the minimum production goals established for a Business Banker 3. Minimum monthly production standards for a Business Banker 3, using a 3 month run-rate average are: (BB3) DDA's - 3 Loans Closed - \$250,000 Revenue Credits - 75,000 Treasury Mgmt. Revenue - 12,500 Merchant Services Units - 1</p> <p>For the quarter, adjusted for an 11 week time frame, the minimum quarterly production standards for a Business Banker 3 was: DDA's - 7.5 Loans Closed - \$634,615 Revenue Credits - 190,385 Treasury Mgmt. Revenue - 31,730 Merchant Services Units - 2.5</p> <p>Production standards are at an unacceptable level: Shirley Kosakoski Sales Results are:</p> <p><b>Jan</b> - DDA's - 2, Loan Volume - \$8,600, Revenue Credits - 47,502, Treasury Mgmt Revenue - 25,500, Merchant Services Units - 2</p> <p><b>Feb</b> - DDA's - 0, Loan Volume - \$38,000, Revenue Credits - 24,259, Treasury Mgmt Revenue - 6,500, Merchant Services Units - 1</p>
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		<p><b>March</b> - DDA's - 0, Loan Volume - \$0, Revenue Credits - 9,752, Treasury Mgmt Revenue - 2,500, Merchant Services Units - 0.</p> <p><b>Total First Quarter</b> - DDA's - 2, Loan Volume - \$46,600, Revenue Credits - 81,513 Treasury Mgmt Revenue - 34,500, Merchant Services Units - 3</p> <p>In addition, the April results against the adjusted production standards for the month are as follow:</p> <p>Adjusted (19 days out of 23 work days or 83%) for the month are: DDA's - 2.5, Loan Volume - \$207,500, Revenue Credits - 62,250, Treasury Mgmt Revenue - 10,375, Merchant Services Units - 1.</p> <p>The actual results for the month are:  <b>April</b> - DDA's - 0, Loan Volume - \$0, Revenue Credits - 17,569, Treasury Mgmt Revenue - 0, Merchant Services Units - 2.</p>
II	Summarize previous discussions and/or warnings. Include dates(s) and subject(s) discussed.	<ul style="list-style-type: none"> <li>• Verbal Warning - 10/19/2010</li> <li>• Presented and reviewed Development Plan, 12/29/2010.</li> <li>• Met with Shirley weekly to discuss and plan his/her activities and production.</li> <li>• Weekly calls or meetings to review pipeline and follow up calls.</li> <li>• 1/13/2011 went on calls with Shirley Kosakoski to existing and prospective clients. Reviewed calling effort, who he/she is calling and the number of calls.</li> <li>• Discussed Treasury Opportunities and reviewed action plans with TMO</li> </ul>

		and Shirley Kosakoski monthly.
III	Specify workplace conduct and/or performance expectations required to correct problem(s). Include time frames and measurable changes required, plans for monitoring progress, and means for providing feedback to the employee (e.g. periodic meetings, feedback sessions).	<ul style="list-style-type: none"> <li>Shirley Kosakoski must meet the minimum production standards established for a Business Banker 3.</li> <li>Actively solicit new clients and follow through with existing clients, both book and other wise, to see what else PNC can offer to them.</li> <li>Review Loan and TM pipelines weekly with status updates provides.</li> <li>Update your calendar daily and CRM call reports at a minimum of each Friday for review.</li> <li>Weekly meetings with manager to discuss prospecting, activity and results will be held every Monday either by telephone or in person.</li> <li>If you are experiencing issues or have any questions please let me know as soon as possible.</li> </ul>
IV	State the consequences of continued failure to meet performance expectations, (e.g. further disciplinary action, probation, termination).	Immediate and sustained improvement is expected. Failure to show improvement may result in further corrective action, up to and including probation and termination.
V	Employee's response:	

**IMPORTANT:** This document will be placed in your personnel file in Human Resources. Please acknowledge this corrective action was discussed with you and that you have received a copy.

SIGNATURES	DATES
Manager/Supervisor: <i>Carlton A. Kypri</i>	<i>5/20/2011</i>
Employee (Does Not Imply Agreement):	
(Employee Refused To Sign) <i>Carlton A. Kypri</i>	<i>6/10/2011</i>
Manager or Employee Relations Representative	

**Note to Manager:** You are required to keep a copy for your records, give a copy to the employee, and forward the original document to your Employee File Room Contact.

Performance Appraisal-Shirley Kosakoski, May 2010

Overall Rating: Marginally Achieves

Strengths:

Shirley has disciplined herself to understand the various systems required to accomplish tasks related to the role of Business Banker. Ability to open deposit accounts, forward loans for consideration, approval and booking, and monitor sales progress thru Genesis and Host. She has evolved to be increasingly self sufficient, adjusting from her former reliance on a relationship assistant.

Shirley has spent the time necessary to engage in the Book of Business initiative. Accounts have been identified that have overlap with the Wealth Team, and communication of Book clients to Branch personnel has occurred.

Areas for Development:

Production for the past 6 months (October 2009-March 2010) is below minimum expectations for the BB III position.

Confidence of the Branch Managers in Shirley is not at an acceptable level. Managers and Regional insisted on meeting with BBSM on January 13, 2010 to communicate their frustration around commitment to their respective branches, tardiness, follow through on commitments, and lack of a business development effort/plan.

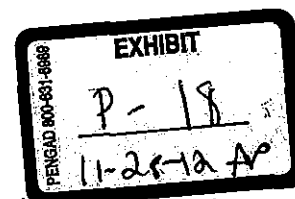
Ability to meet normal position deadlines remains a challenge. Weekly pipeline entries for the SA, special requests for tasks like C&A input, prospect lists, production goals, and training sign ups frequently are delinquent or left unattended.

Overall Assessment:

Shirley has expressed her frustration in the current role of BB III. Effort has been made on her part to meet the objectives of the position, the Areas for Development expressed above illustrate the challenges she needs to overcome.

This Performance Appraisal has been reviewed with me.

_____	_____
Shirley Kosakoski	Date
_____	_____
Carlton Klinger	Date





PNCPGA37/PGH/APPS/PNC  
C  
12/11/2009 10:06 AM

To Robert Shoemaker/Consumer/CPA/PNC@PNC

cc

bcc

Subject RAS Request for Shirley Kosakoski/Consumer/CPA/PNC  
has been completed - V44816 - (10.10.1)

A Remote Access Request for Shirley Kosakoski has been completed. You can expect delivery of the CD within the next five days. If you experience problems with the software installation please contact the Help Desk.

Information Security has provided the following comments: Shirley Kosakoski (R1) to (E2)  
Access Requested...Mainframe PNC Intranet Notes Distributed Applications Internet NT File Shares  
Access Approved.....Mainframe PNC Intranet Notes Distributed Applications Internet NT File Shares

We are also including the following URL which includes the instructions for downloading the VPN software:

<http://pncpghA67.pncbank.com/nww/techdoc.nsf/3C48E46FCDBC2D0E85256CFC004D274B/E0263D8CEF59EF9485256D110049DBE7?OpenDocument>

If you are a legacy remote access user, you are expected to complete your install within the next 30 days. After 30 days your access to the legacy remote access will be suspended.

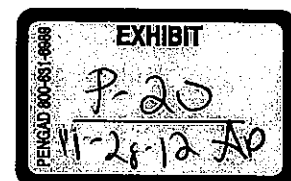
To help us identify how to improve our services, please click on the attached link to view your request and complete a brief survey. Thank you.

If you are asked to select a server when you click on the link, select PNCPGA37/PGH/APPS/PNC Request and Survey Link-->

*Remote Access was recommended  
by H.R. as a component of  
re-entry after Leave of Absence.  
Contact: Lisa Whitacre*

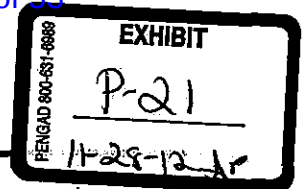
*R. Shah 12/11/09*

*validation  
for  
remote access  
from  
home PC*



PNC 051





**Shirley Kosakoski**

From: shirley.kosakoski@pnc.com  
 Sent: Friday, April 16, 2010 5:32 PM  
 To: robert.shoemaker@pnc.com  
 Subject: Technology Issues

Bob,

Here is the requested information as follow up to our discussion earlier this week about my technology issues. We agreed that the logical course of action is to replace my laptop due to the continuing problems I am experiencing. My most recent ticket has been with the helpdesk for over a week now and I have made several follow up phone calls to check on the status. Each time it is supposedly escalated, but I have yet to receive a call back from them.

1. My Genesis functionality is severely limited:
  - Cannot search
  - Cannot query
  - Cannot sort my leads,
  - Cannot logout (I exit via the "X" at top right - not a good thing to do according to IT, but my only option)
  - Cannot open a new Deposit Account or Credit Card application without completely exiting the system and restarting several times
  - Cannot print documents from Genesis (this has always been an issue)
2. E Forms do not print or print sporadically
3. Moving the laptop between branch and my 3rd floor location seems to recreate or worsen the problem

Two assessments from IT have been given to me, and until the problem can be pinpointed no one really has a fix 1. something wrong with my laptop 2. something wrong with the way my user ID is configured in the system - my set up appears to be similar to an operational employee rather than a sales employee and this affects primarily Genesis

My thought is to replace the laptop with a workstation, since I can now login remotely via VPN. Something to consider would be to place my workstation in the NP Branch and moving my office down there. There is no PC in the empty office there and since the bulk of my households are there it would allow me to spend more productive time with the team there.

Thanks for moving this forward.

Shirley

The contents of this email are the property of PNC. If it was not addressed to you, you have no legal right to read it. If you think you received it in error, please notify the sender. Do not forward or copy without permission of the sender. This message may contain an advertisement of a product or service and thus may constitute a commercial electronic mail message under US Law. The postal address for PNC is 249 Fifth Avenue, Pittsburgh, PA 15222. If you do not wish to receive any additional advertising or promotional messages from PNC at this e-mail address, click here to unsubscribe. <https://pnc.p.delivery.net/m/u/pnc/uni/p.asp> By unsubscribing to this message, you will be unsubscribed from all advertising or



skos461@comcast.net

03/19/2010 04:20 PM

Please respond to  
skos461@comcast.net

To robert.shoemaker@pnc.com

cc

bcc

Subject Re: Lititz Change-Draft

Confirming----no changes to draft.

Sent from my Verizon Wireless BlackBerry

*Lititz  
change*

**From:** shirley.kosakoski@pnc.com

**Date:** Fri, 19 Mar 2010 14:16:55 -0400

**To:** <skos461@comcast.net>

**Subject:** Fw: Lititz Change-Draft

Shirley Kosakoski

PNC Business Banking

101 North Pointe Blvd

Lancaster, PA 17601

717-305-0349

shirley.kosakoski@pnc.com

----- Forwarded by Shirley Kosakoski/Consumer/CPA/PNC on 03/19/2010 02:16 PM -----

Robert Shoemaker/Consumer/CPA/PNC

To Shirley Kosakoski/Consumer/CPA/PNC@PNC, Joanna

Santiago/Consumer/SCP/PNC@PNC

03/18/2010 11:10 AM

cc

Subje Lititz Change-Draft

ct

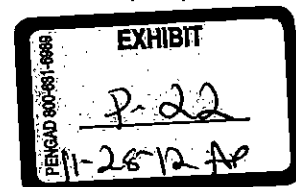
Hi.....as I have expressed, we are ready to move forward w/ the circuit re-alignment moving Lititz to Joanna. Kathleen Bowers shared w/ Sue Kuryloski we would be ready to start utilizing Joanna next week. I want to give you first pass on our strategy before we present to Sue and Kathleen . I see this as an outline of our intentions, obviously we'll need to make some adjustments as we move forward. We don't need to have all accomplished day one, but good communication between the two of you will be essential. Please react to the following:

Starting March 22

Sue communicates to the Lititz Staff that the assigned Business Banking partner is now Joanna Santiago, effective immediately. The rationale is to more evenly align our Lancaster County business banking households as Shirley currently has a large number of households (over 800) and Joanna has room to grow her portfolio (currently about 250 households).

Effective March 22, Joanna is to begin scheduling time in Lititz for in-market calling, meeting with the Branch Manager, conducting Quick Starts, and other normal duties consistent with the Business Banker's role as the Branch Business Banker and as a member of the Branch Sales Management Team.

All opportunities for new business with pure prospects should be directed to Joanna. A prospect who



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refers specifically to Shirley from her prior calling is to be decisioned between Shirley and Joanna as to who will follow through.

All opportunities with existing customers where the coverage team is "administrator" should be directed to Joanna.

All opportunities with existing customers where the coverage team includes Shirley should be directed to Shirley (see below for clarification on how we want to manage this effective April 30).

Effective March 22, Joanna is to attend the Lititz, Manheim, North Pointe ECO meetings along with Shirley.

To be accomplished by April 30

Shirley and Joanna decision which of the "non-book" Lititz clients that Shirley is currently listed on the coverage team should be switched to Joanna. Once decisioned, these clients are to be notified via letter and changes made on Genesis. Administrative partner: Cindy Schmidt

All Lititz Business Banking Lead drops are to be re-directed from Shirley to Joanna. If this can be accomplished sooner, great. Administrative partner: Cindy Schmidt

Joanna to secure office space on 2nd floor of Lititz Branch in coordination with Sue Kuryloski. Phone line to be changed to Joanna's primary land line and any necessary technology adjustments to be made. Mail stop for Joanna to be identified as Lititz. All changes relative to the realigned branch circuits for Shirley and Joanna to be accomplished as required. Administrative partner: Tammy Coleman

August thru December

Shirley and Joanna meet to decision which "book" clients for the Lititz market should continue to 1) reside with Shirley, 2) move to Joanna, and 3) be removed from "book" status. Joanna is responsible to recommend to the BBSM any new "book" clients for 2011

Please respond with you commentary by end of day Friday March 19.....Thank You.....Bob

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# ◆ Center for Neurobehavioral Health, Ltd. ◆

**Regency Executive Offices**  
**2173 Embassy Drive Suite 366**  
**Lancaster, Pennsylvania 17603**  
**(717) 392-6061**

**REDACTED**

**Licensed Psychologists**  
**Neurorehabilitation Specialists**  
**Board Certified in Clinical Neuropsychology\***

**Robert M. Stein, Ph.D.**  
**Cynthia Szecha-Gelgent, Ph.D., ABPP-CN\***

## NEUROPSYCHOLOGICAL EVALUATION REPORT

**Patient Name:** Kosakoski, Shirley  
**Date of Birth:** 4/1961  
**Date of Testing:** 07/18/2010

**Education:** B.S., Business Administration  
**Occupation:** Business Banker  
**Preferred Handedness:** Right

**Reason for Referral:** Ms. Shirley Kosakoski self-referred for neuropsychological evaluation to obtain a current appraisal of abilities due to difficulty managing job-related duties since job role change (May 2007). In the context of previously well-managed attention-deficit/hyperactivity disorder (ADHD), inattentive type, diagnosed in 2004.

**Summary of Results and Findings:** Almost all perceptual, attention, language, learning and memory, reasoning, and executive abilities tested span high average to superior ranges relative to age-related peers. Relative weaknesses (low average to average ranges) are found in the ability to solve problems visually, to recall complex visual designs, and to think flexibly when developing strategies in order to solve new, nonverbal problems even when immediate feedback is provided. Notable strengths (very superior) are found in her ability to learn and recall auditory verbal information (e.g., word lists, prose passages), and on measures of verbal reasoning and expressive language. Test behavior includes constricted affect, moderately anxious mood, and very good effort. She does not endorse symptoms consistent with clinically relevant depression. She falls in the highly probable range on an ADD rating scale.

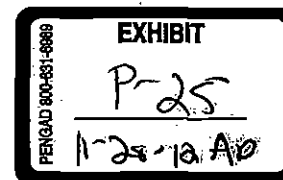
Test results, history, and behaviors reported in her natural environment are consistent with the diagnosis of ADHD, primarily inattentive type. Despite strong test results, the isolated weaknesses on this evaluation (the weakest of which occurred on a measure of cognitive flexibility that correlates with frontal system dysfunction of ADHD) coupled with the self-report of behaviors occurring within the context of ADHD (e.g., difficulty getting started on tasks, easily sidetracked, intends to do things but forgets, starts tasks but doesn't complete them) would account for the difficulty she has had cognitively adapting to a new job role in the banking industry. **Recommendations include:** (1) continued pharmacologic management of ADHD, (2) ADHD coaching, (3) consider referral to a business psychologist, (4) behavioral and pharmacologic management of anxiety, (5) workplace accommodations, and (6) re-connect with hobbies and interests (e.g., playing piano, singing). Please refer to the latter part of this report for a review of specific recommendations and accommodations. Feedback session will be conducted.

Please note that the levels of performance below are based upon the commonly accepted classification of ability levels (e.g., Matarazzo, 1972).

### LATERAL DOMINANCE:

Handedness  
 Footedness  
 Eyedness

Right  
 Right  
 Right



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ORIENTATION, ATTENTION, AND INFORMATION PROCESSING:

Biographical and Temporal Orientation	Average, 69th %ile
Mental Control	Superior, 91st %ile
Complex Auditory Attention	Very Superior, 99.6th %ile
Complex Visuospatial Attention	Very Superior, 98th %ile

PERCEPTION:

Tactile Perception	Within normal limits (WNL) bilaterally
Finger Localization	WNL bilaterally
Perceptual Speed	Superior, 1.5 SD
Facial Recognition	High Average, 88th %ile
Perceptual Organization	WNL, >16th %ile
Line Orientation	Average, 72nd %ile

VERBAL LEARNING AND MEMORY:

Verbal Working Memory	WNL
Auditory Verbal Learning	WNL, strong initial encoding (Trial 1) and acquisition (Trials 2-5) of a novel 15-item word list across five trials; normal primacy-recency
Verbal Learning Rate	Average, -.1 SD (learning rate artificially lowered due to very strong initial encoding)
Retrieval After Distraction	Superior, 1.7 SD
Verbal Memory Consolidation (Percent Recall)	High Average, 1.0 SD (100% recall)
Verbal Recognition Memory	High Average (.9 SD) identification of target items; High Average (1.2 SD) discrimination of semantic, temporal, and phonemic foils
Recall of Prose Passages, Immediate	Very Superior, 99th %ile
Recall of Prose Passages, Delayed	Very Superior, 98th %ile

VISUAL MEMORY:

Visuospatial Working Memory	Average, 25th %ile
Recall of Simple Designs, Immediate	Superior, 95th %ile
Recall of Simple Designs, Delayed	Superior, 95th %ile
Recall of Complex Design, Immediate	Average, 31st %ile
Recall of Complex Design, Delayed	Average, 27th %ile
Complex Visual Recognition Memory	Average, 34th %ile

VERBAL FUNCTIONS AND LANGUAGE SKILLS:

Conversational Speech	Fluent; normal rate, quality, content, and volume; no paraphasic errors, motor impairment of speech, or word finding and naming problems
Single Word Reading	Superior, 98th %ile

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Spelling	High Average, 79th %ile
Simple Language Comprehension	High Average, 82nd %ile
Word Fluency	Superior, 1.9 SD
Category Fluency	Superior, 1.9 SD
Object Naming	High Average, .7 SD
Expressive Vocabulary	Superior, 98th %ile
Receptive Vocabulary	High Average, 87th %ile
Knowledge Acquisition and Retention	High Average, 84th %ile

VISUAL PROCESSING AND VISUOCONSTRUCTION:

Visuomotor Tracking Speed	High Average, 1.0 SD
Visual Scanning and Set Shifting	Superior, 1.5 SD
Design Construction	Superior, 91st %ile
Clock Drawing (Copy)	WNL

CONCEPT FORMATION AND REASONING:

Nonverbal Concept Formation	WNL, >16th %ile
Verbal Abstract Reasoning	Very Superior, 99th %ile
Practical Reasoning and Judgment	Very Superior, 98th %ile
Visual Reasoning	Average, 37th %ile
Written Calculation	Superior, 95th %ile

EXECUTIVE FUNCTIONS AND MOTOR PERFORMANCE:

Finger Tapping Speed	Dominant right is high average, non-dominant left is average; non-significant difference between hands; R = -1.1 SD, L = .5 SD
Manual Praxis	WNL bilaterally during alternating collaborative hand movements
Clock Drawing (Command)	WNL
Cognitive Flexibility	Low Average, 21st %ile

Emotional Functioning: Results of a self-report mood inventory are not consistent with clinically relevant depression (BDI-II = 12).

Test behavior includes constricted affect and moderately anxious mood throughout the entire test session.

Test results and behavior do not support evidence of a mood disorder although behavioral observations raise the suspicion of an anxiety disorder that is likely occurring co-morbidly in the context of ADHD. Behavioral and pharmacologic management of anxiety should be considered. Please refer to the latter part of this report for a review of specific recommendations.

Procedures and Tests Administered: Clinical Interview, Brown ADD Scales (Adult), Beck Depression Inventory - II (BDI-II), Reitan-Klove Lateral Dominance Examination, Finger Oscillation Test, Tactile Perceptual Examination, Tactile Finger Recognition, Alternating Collaborative Hand Movements, Symbol

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Digit Modalities Test (SDMT), Wechsler Memory Scale-III (Information and Orientation, Mental Control, Digit Span, Spatial Span, Logical Memory, I and II, Visual Reproduction, I and II), Rey Auditory Verbal Learning Test (RAV T), with delayed recall, Rey Complex Figure Test (ROCF), with delayed recall, Token Test (MAB), Boston Naming Test-2 (BNT-2), Word Fluency Test (FAS-COWA), Category Fluency Test (animals), Penckley Picture Vocabulary Test-III (PPVT-III), Benton Facial Recognition Test, Benton Judgment of Line Orientation, Clock Drawing Test, Wechsler Adult Intelligence Scale-III (Picture Completion, Vocabulary, Similarities, Block Design, Information, Comprehension), Wide Range Achievement Test-IV, Trail Making Test, Parts A & B, Wisconsin Card Sorting Test, Test of Memory Malingering (TOMM).

**Behavioral Observations:** Ms. Kosakoski remained alert throughout the one-day testing session comprised of morning and afternoon testing sessions. She was pleasant, cooperative, and motivated with respect to task demands. She put forth her best and consistent effort on all tasks presented. Affect was constricted. Mood was initially moderately anxious and remained so for the duration of the testing session. She continued on tasks when challenged. She exhibited a good frustration tolerance. She was able to stay focused on tasks without significant difficulty. She did not have trouble switching attention between tasks. She understood spoken instructions. Little to no distractibility was observed during the test session. Verbal response time and processing speed were within normal limits. She double-checked and self-corrected her work often.

Conversational speech was fluent. Content, volume, rate, prosody, and quality of speech were normal. There was no obvious motor impairment of speech, paraphasic errors, or word finding difficulties.

Gait, ambulation, and sitting and standing postures were within normal limits. She reported no difficulty in hearing and was not observed to have hearing problems. She reports that she had LASIK surgery to correct for her very poor vision noting that it is much improved; she explained, however, that she still needs glasses for distance in low-light situations and for driving (especially at nighttime). She exhibited what appeared to be some visual slowing on the right upper and lower quadrants of geometric designs during formal testing.

Levels of alertness, cooperation, and the results of symptom validity testing indicate that valid and reliable measures of neurocognitive functioning were obtained.

**Background Information:** Ms. Shirley Kosakoski is a 42-year-old, right-handed, married, mother and full-time business banker who self-referred for neuropsychological evaluation (recommendation made by her treating physician, Dr. Kosakoski) for an appraisal of current abilities due to difficulty adapting to a new job role despite previously well-managed ADHD symptoms.

Ms. Kosakoski reports formal diagnosis and treatment of ADHD in 2004 at which time a trial of Strattera commenced with favorable results. She had been working and functioning at her usual level at home and in her job as a commercial banker until a job role change to a business banker in May 2007 (the bank that she was working for was purchased by another bank which prompted the job role change). She reports that the position that she was originally hired for (commercial banker) was a good fit (autonomous position where she managed 30 commercial clients with an administrative assistant) for her cognitive and learning style that did not lend itself well to the

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new job role of business banker (850 business clients spread between four locations without an administrative assistant). The job-related stressors subsequent to the 2007 job role change coupled with significant personal psychosocial stressors in 2009 prompted the need for her to take four weeks of family medical leave (subsequent to requesting workplace accommodations). Although she reports that her current employer (PNC Bank) has a commercial lender position available, it is not at the specialty level that she had been doing (healthcare) and it has not been made available to her. Upon questioning, she reports that she would benefit from her employer allowing her to work out of the local branch only and to allow her to have flexibility in her schedule (e.g., remote access recently made available to her), or to place her in a job role that she can perform well (as she had in the role of commercial banker). Although she reports having already informed the HR department of her disability (ADHD), she has not communicated the disability to her current supervisor to date.

Current Symptom Presentation: Information obtained via a structured clinical interview and the completion of the Brown ADD Scales (Adult) indicates that Ms. Kosakoski experiences the following persistent symptoms almost daily: experiences excessive difficulty getting started on tasks, is easily sidetracked, is excessively forgetful about what has been said, done, or heard in the past 24 hours, hogs down when presented with many things to do, has difficulty setting priorities and getting organized, has difficulty keeping track of plans, cannot complete tasks in the allotted time (need extra time to finish satisfactorily), intends to do things but forgets (e.g., turn off appliances, get things from store, return phone calls, keep appointments), gets lost in daydreaming, runs out of steam (effort fades quickly), has a hard time waking in the morning, in writing must repeatedly erase because of minor mistakes, forgets to bring or loses track of needed items (e.g., keys, pencils, bills, paperwork), and starts tasks but doesn't complete them.

In addition, to above-noted symptoms, Ms. Kosakoski endorses the following symptom complaints on the Neuropsychological Symptom Checklist: change in sense of taste, pain, headaches, forgets meetings, has memory problems, cannot think as quickly as before, is more easily distracted, cannot concentrate, has difficulty remembering the right word when talking, has problems with reading, and has experienced problems with depression, anxiety, and loss of interest.

Medical History: A review of medical history reveals no known complications during birth. She denies delay with regard to the normal emergence of developmental milestones, history of accidental poisoning, high fevers, and sport-related concussions during her developmental years. She reports, however, sustaining a concussion during her teen years when she struck her head on a concrete floor after passing out. She reports loss consciousness but notes a full recovery following this head injury. She reports history of migraine headaches during puberty. She denies formal diagnosis of learning disorder or ADHD during childhood and adolescent years.

More recent medical history reveals caffeine use (morning only), cervical spine fusion (May 2000), seasonal allergies, sleep disturbance secondary to job stressors, migraine headaches (once monthly), and motor vehicle accident (2000) without dazing or loss of consciousness.

Current medication regimen includes Vyvanse for ADHD management (reports that it works well for the first five hours but as it wears off she experiences dry mouth and tension in her jaw;



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had been on Strattera previously with favorable results but not covered by current insurance plan) and Maxalt pain (experiences grogginess as a side effect).

Academic, Occupational, and Psychosocial Histories: Ms. Kosakoski reports that she was born and raised in Lancaster County, PA. She denies formal diagnosis of learning or other developmental disorders including ADHD during her early academic years. She denies ever having failed a grade. She reports that school was "really easy" until she reached high school at which time she struggled with the sciences and higher level math courses. She obtained her high school diploma from Ephrata High School in 1971. She attended Bluffton College (Ohio) for two years in the early 1980's as a dual speech and music major. She reports being involved in theatre during high school and college years. She obtained a Bachelor of Science degree in Business Administration from Lebanon Valley College in 1991 as part of their adult learning program, while she was working in the banking industry.

Ms. Kosakoski currently works as a full-time Business Banker for PNC Bank. She reports working in the banking industry for 20 years – she previously worked as a Commercial Banker for the Bank of Lancaster County until that bank was purchased by PNC in May 2007. As noted above, the position that she was originally hired for (Commercial Banker) worked well for her cognitive style but she has been struggling to adapt to the new job role as Business Banker, in part due to no longer having an administrative assistant.

Ms. Kosakoski divorced in 1994. She re-married in 1996. She has a 26-year-old son who resides in Charleston, SC. She enjoys hobbies and activities such as playing the piano, singing, walking, and playing golf. She is also investigating theatre classes at a local theatre.

Conclusions and Recommendations: Almost all perceptual, attention, language, learning and memory, reasoning, and executive abilities tested span high average to superior ranges relative to age-related peers. Relative weaknesses (low average to average) are found in the ability to solve problems visually, to recall complex visual designs, and to think flexibly when attempting to learn new strategies to solve nonverbal problems even when immediate feedback is provided. Notable strengths (very superior) are found in her ability to learn and recall verbal information (e.g., word lists, prose passages), and on measures of verbal reasoning and expressive language. Test behavior includes constricted affect, anxious mood, and very good effort. She does not endorse symptoms consistent with depression. She falls in the highly probable range on an ADD rating scale.

Test results, history, and behaviors reported in her natural environment are consistent with the diagnosis of ADHD, primarily inattentive type. Despite strong test results, the isolated weaknesses on this evaluation (the weakest of which occurred on a measure of cognitive flexibility that correlates with known frontal system dysfunction in ADHD) coupled with the self-report of behaviors occurring within the context of ADHD (e.g., difficulty getting started on tasks, easily sidetracked, intends to do things but forgets, starts tasks but doesn't complete them) would account for the difficulty she has had cognitively adapting to a new job role in the banking industry.

It is important to note that despite very strong intellectual abilities and strong performances on

Kosakoski, Shirley

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objective measures of attention, that the diagnosis of ADHD as "attention" disorder is somewhat misleading – from a behavioral standpoint, it is more accurately a disorder of inhibition (where brain, unknowingly to the individual, is constantly seeking out the more stimulating event or thing in the environment). As such, individuals with ADHD can "pay attention" well with novel (e.g., this evaluation) and interesting tasks (e.g., fun activities), but can experience considerable difficulty planning, organizing, and managing even seemingly simple tasks in their day-to-day routine, and have difficulty initiating and sustaining behavior across time – even within the context of high average to superior intellectual abilities. This, indeed, appears to be the most significant challenge for Ms. Kosakoski as she has attempted to adapt to her new job role. Within this context, the following recommendations are proposed:

Recommendations include:

- (1) Continued pharmacologic management of ADHD. She should speak to her treating physician, Dr. Kosakoski, about her experience with current medication (effect tapers after five hours) and the more favorable results she experienced with prior medication for ADHD management (Strattera).
- (2) ADHD coaching. Current research indicates that practical management of ADHD (e.g., development of strategies to assist with organization, planning, and task completion) is best served with a combination of ADHD coaching and pharmacotherapy. Referral to Ms. Casey Dixon, MSED, Learning Specialist, is strongly recommended (717/431-8396).
- (3) Consider referral to a business psychologist. Depending on current vocational goals, it may be helpful to consult with a business psychologist to obtain additional practical strategies regarding the behavioral management of ADHD at the workplace, particularly in a high level functioning role as business banker. Referral to Robert Skacel, Ph.D., Business Psychologist, True Edge Performance Solutions, is recommended (717/509-9177).
- (4) Behavioral and pharmacologic management of anxiety. She should speak with her treating physician about possible pharmacologic management of anxiety to accompany ADHD medication. Referral to Bob Stein, Ph.D., at our center, is an excellent resource for the behavioral management of anxiety.
- (5) Workplace accommodations. Ms. Kosakoski meets criteria for disability (ADHD) as defined by the Americans with Disabilities Act. Within this context, she should consider asking her employer to implement practical interventions that would allow her to adapt favorably to the new job role of business banker by: (1) allowing her to work in a local branch only (shifting gears between multiple branches is overload for the brain's frontal system), (2) allowing flexibility in schedule (e.g., remote access from home), and (3) providing her with at least a part-time administrative assistant (an asset that was available to her in her previous job role; ironically, the role of administrative assistant actually mimics the behavioral functions of the human frontal lobes which is why, in part, she was able to function in her previous job role so well).

If her employer is not able to accommodate her disability, then she should consider asking her employer to place her in a job role that she is able to perform (commercial banker with

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healthcare specialty.

(6) Re-connect with hobbies and interests. Ms. Kosakoski is encouraged to spend measurable time in areas of interest outside of work such as playing the piano, singing, getting involved with local theatre, and so on. She is encouraged to speak with her current therapist and ADHD coach in order to implement this in her daily goal-setting.

Diagnostic Impression (DSM-IV):

Axis I: Attention-Deficit/Hyperactivity Disorder, Primarily Inattentive Type (314.00)  
Rule Out Anxiety Disorder, NOS (300.00)

Axis II: Deferred

Axis III: Headaches, cervical spine fusion (2000), seasonal allergies, occasional sleep disturbance

I will gladly be available for further consultation and can be reached at (717) 392-6061 or braincenter@msn.com.



Cynthia Socha-Gelgot, Ph.D., ABPP-CN  
Board Certified in Clinical Neuropsychology,  
American Board of Professional Psychology  
Licensed Psychologist  
CSG:las

**SHIRLEY KOSAKOSKI**

102 Crosscreek Lane, Lancaster, Pennsylvania 17602

717-305-0349

skos461@comcast.net

**QUALIFICATIONS AND SKILLS**

- 10 + years Business Lending , Credit Analysis, Relationship Management experience with a record of achieving sales and margin goals, credit quality, and fee income targets
- Credit / Risk Management – Experienced structuring creative solutions to address client needs and bank risk profiles
- Consultative sales approach; Adept at assessing client financial condition and proposing appropriate solutions
- Promotes cross-sell and referral opportunities with internal and external sources
- Highly skilled writer, presenter, public speaker
- Experienced manager with strategic planning and budget responsibility

**PROFESSIONAL EXPERIENCE**

**PNC BANK (Sterling Financial Corp)**

May 2007 – Present

**Vice President, Business Banking**

**Lancaster, Pennsylvania**

Sales, Business Development, Client Services, Lending to business clients. Partner with internal sources for referrals and cross-sell opportunities. Work with partners to increase revenues and market share across other business units including Treasury, Retail, Mortgage, Asset Management, and Corporate Bank.

**CITIZENS BANK**

**Vice President**

**Commercial Lending**

September 2006 – May 2007

Commercial lender for small and mid-size businesses. Credit analysis and review, recommend loan structure, negotiate terms and structure to win sale while meeting yield and risk guidelines. Work with internal partners for additional revenue opportunities in deposit services and commercial banking.

**Regional Sales & Operations Manager**

July 2004 – September 2006

Managed \$700MM Retail Banking territory with 14 branches, 15 direct reports and 100 FTE. Created and executed annual strategic plan and oversaw implementation at individual colleague and branch unit level. Responsible for Sales, Service Quality, and Operations.

**WAYPOINT BANK (Sovereign Bank)**

September 2001 – July 2004

**Assistant VP**

**Market Manager**

Business Development, client service, business lending, consumer lending and banking services sales. Managed 10 direct reports and responsible for Small Business Lending in Southern Lancaster County market.

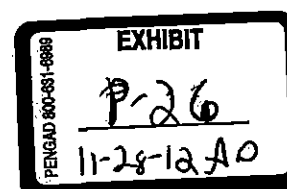
**SUSQUEBANC LEASE COMPANY**

November 1997 – September 2001

**Assistant VP**

**Marketing Officer**

Equipment leasing sales and relationship management responsible for direct originations of leases up to \$1MM and vendor relationships to generate indirect business. Analyzed customer and vendor financials; recommended credit approvals. Responsible for territory sales and marketing plan and supervision of inside sales and service staff.



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**SHIRLEY KOSAKOSKI**

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**EDUCATION**

**B.S. Business Administration**

**LEBANON VALLEY COLLEGE, Annville, Pennsylvania**

**Executive Leadership Studies Certificate**

**BABSON COLLEGE, Boston, Massachusetts**

**Communications and Music studies**

**BLUFFTON UNIVERSITY, Bluffton, Ohio**

**TRAINING & DEVELOPMENT**

Proprietary Credit Courses – PNC Bank 2008, 2009

Commercial Lending School – Pennsylvania Bankers Association, 2002

Healthcare Lending – RMA, 2007

Gallup Sales Training, 2004

MBTI Leadership Training, 2003

**COMMUNITY INVOLVEMENT**

Lancaster Osteopathic Health Foundation

The ARC of Lancaster County

United Way

Lighthouse Vocational Rehab Services

Friendship Community

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**Text resume/CV** select Print.

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 102 Crosscreek Lane  
 Lancaster, PA 17602  
 United States  
 Home phone 717-464-1161  
 Work phone 717-305-0349  
 Other 717-305-0349  
 Fax 717-464-1888  
 skos461@comcast.net

**Experience**

2008 2010 PNC Bank Vice President, Business Banker III Sales, Business Development, Client Service, Lending to Small Business Owners and Management

**Skills**

Sales and Client Relationship Management, Advanced Credit and Risk Management Skills; Written and Oral Communications: Advise, Consult and Collaborate with Internal and external clients: Marketing; Research: Assess and Analyze Financial Reports and Client Financial Condition and Needs, Problem-Solving: Proposal Writing: Presentation skills;

2007 2008 Bank of Lancaster County/Sterling Financial Vice President, Middle Market Relationship Manager Managed complex relationships and clients in CCRC/Non-profit Portfolio; Credit Analysis and Review, Created Loan Proposals and Credit Recommendations, Advise Clients, Consultative Sales considering all aspects of financial and banking needs including Deposits, Treasury, Capital Markets, Credit; Referred to LOB Partners for additional revenue opportunities and client needs

**Skills**

Same as above, plus high degree of Innovative Problem-solving and Self-management to deliver on sales strategy and client solutions.

2004 2007 Citizens Bank Vice President, Regional Manager and Commercial Lender Same as above; Additionally first two years included managing a \$700MM Retail Banking Territory covering two counties and 14 Direct Reports

**Skills**

Same as above, plus Supervisory and Leadership skills to generate required Sales and Service Results and Execute Strategic Marketing Plan; Developed Annual Business Plan and Regional Budget;

2001 2004 Waypoint Bank Asst. VP, Market Manager/Business Lender Sales, Business Development, Client Service, Lending to Small Business Owners and Management; 10 direct reports; P&L responsibility for Southern Lanc Cty Branch area

**Skills**

Same as above

1997 2001 Susquehanna Lease Co Asst VP, Marketing Officer Sales and Client Relationship Management for Equipment Leasing Company; Originate end-user and vendor leases from \$50M to \$1MM; Credit review and recommendations to Sr. Credit Officers and Board

**Skills**

Same as Above

**Education**

2007 BACHELORS Lebanon Valley College Business Admin 3.5

2005 N/A Babson College Executive Leadership 4.0

1983 N/A Bluffton University Communications 3.4



skos461@comcast.net  
04/19/2010 09:09 PM

To carole.yon@pnc.com  
cc  
bcc  
Subject Thanks for meeting

Hi Carole, \* This message has been automatically generated.

Hi Carole,

I enjoyed our meeting today and want to thank you for your information and valuable insights to the Business Advisor position in Lancaster. There is great opportunity in this market and I have already compiled a list of prospects and referral sources that have good potential and fit the wealth profile. I was happy to hear the range of lending possibilities, especially the potential for Capital Markets, which is not often utilized in my current role.

Thanks again.....Enjoy your trip!

Shirley Kosakoski



Shirley Kosakoski  
Vice President Business Banking  
T 717-735-5632  
shirley.kosakoski@pnc.com

Member of The PNC Financial Services Group  
101 North Pointe Boulevard U1-U023-03-1  
Lancaster Pennsylvania 17601



Employee ID (not SSN and no dashes). PNC Employees please enter your LoginID PH72473

First name Shirley

Middle name T

Last name Kosakoski

Contact e-mail address skoz461@comcast.net

Home phone 717-464-1161

Work phone 717-305-0349

Other phone (i.e. mobile) 717-305-0349

Fax 717-464-1888

Address line 1 102 Crosscreek Lane

City Lancaster

State/Region/Province Pennsylvania

Zip/Postal code 17602

Country United States

#### Education

School or Educational Institution	Major or Area of study	Degree	GPA	Grad year	Most recent
Lebanon Valley College	Business Admin	BACHELORS	3.5	2007	✓
Babson College	Executive Leadership	N/A	4.0	2005	
Bluffton University	Communications	N/A	3.4	1983	

#### Experience

Position or Job title	Organization name	Start year	End year	Most recent
Vice President, Business Banker III	PNC Bank	2008	2010	✓
Vice President, Middle Market Relationship Manager	Bank of Lancaster County/Sterling Financial	2007	2008	
Vice President, Regional Manager and Commercial Lender	Citizens Bank	2004	2007	
Asst VP, Market Manager/Business Lender	Waypoint Bank	2001	2004	
Asst VP, Marketing Officer	Susquehanna Lease Co	1997	2001	

Date Hired into Current Position 08-Aug-2008

Current Supervisor Name Robert Shoemaker

Current Supervisor Work Phone 717-735-5687

#### Employment Eligibility

Have you been in your current position for at least one year? Yes

Have you been notified that your position has been eliminated and that you will be displaced? No

What was your most recent performance review rating? Never been reviewed at PNC or NC

**Print resume/CV for Kosakoski, Shirley**

[Help](#)

Shirley T Kosakoski  
102 Crosscreek Lane  
Lancaster, PA 17602  
United States  
Home phone 717-464-1161  
Work phone 717-305-0349  
Other 717-305-0349  
Fax 717-464-1888  
skos461@comcast.net

**Experience**

2008 2010 PNC Bank Vice President, Business Banker III Sales, Business Development, Client Service, Lending to Small Business Owners and Management

**Skills**

Sales and Client Relationship Management, Advanced Credit and Risk Management Skills; Written and Oral Communications: Advise, Consult and Collaborate with Internal and external clients; Marketing; Research: Assess and Analyze Financial Reports and Client Financial Condition and Needs, Problem-Solving; Proposal Writing; Presentation skills;

2007 2008 Bank of Lancaster County/Sterling Financial Vice President, Middle Market Relationship Manager Managed complex relationships and clients in CCRC/Non-profit Portfolio; Credit Analysis and Review, Created Loan Proposals and Credit Recommendations, Advise Clients, Consultative Sales considering all aspects of financial and banking needs including Deposits, Treasury, Capital Markets, Credit; Referred to LOB Partners for additional revenue opportunities and client needs

**Skills**

Same as above, plus high degree of Innovative Problem-solving and Self-management to deliver on sales strategy and client solutions.

2004 2007 Citizens Bank Vice President, Regional Manager and Commercial Lender Same as above; Additionally first two years Included managing a \$700MM Retail Banking Territory covering two counties and 14 Direct Reports

**Skills**

Same as above, plus Supervisory and Leadership skills to generate required Sales and Service Results and Execute Strategic Marketing Plan; Developed Annual Business Plan and Regional Budget;

2001 2004 Waypoint Bank Asst VP, Market Manager/Business Lender Sales, Business Development, Client Service, Lending to Small Business Owners and Management; 10 direct reports; P&L responsibility for Southern Lanc Cty Branch area

**Skills**

Same as above

1997 2001 Susquehanna Lease Co Asst VP, Marketing Officer Sales and Client Relationship Management for Equipment Leasing Company; Originate end-user and vendor leases from \$50M to \$1MM;

Credit review and recommendations to Sr. Credit Officers and Board

**Skills**

Same as Above

**Education**

2007 BACHELORS Lebanon Valley College Business Admin 3.5

2005 N/A Babson College Executive Leadership 4.0

Gateway Questionnaire Job Response - PNC Internal Gateway/80228BR: SR BANKING SRVC ADV for Kosakowski, Shirley [Help](#)

PNC Internal QQ (1)

To Questions and Answers

Shirley T Kosakowski  
102 Crosscreek Lane  
Lancaster, PA 17602  
United States  
Home phone 717-464-1161  
Work phone 717-305-0349  
Other 717-305-0349  
Fax 717-464-1888  
skos461@comcast.net

**Experience**

2008-2010 PNC Bank Vice President, Business Banker III Sales, Business Development, Client Service, Lending to Small Business Owners and Management Skills

Sales and Client Relationship Management; Advanced Credit and Risk Management Skills; Written and Oral Communications: Advise, Consult and Collaborate with Internal and external clients; Marketing: Research: Assess and Analyze Financial Reports and Client Financial Condition and Needs; Problem-Solving: Proposal Writing: Presentation Skills;

2007-2008 Bank of Lancaster County/Sterling Financial Vice President, Middle Market Relationship Manager Managed complex relationships and clients in CCRC/Non-profit Portfolio; Credit Analysis and Review, Created Loan Proposals and Credit Recommendations, Advise Clients, Consultative Sales considering all aspects of financial and banking needs including Deposits, Treasury, Capital Markets, Credit; Referred to LOB Partners for additional revenue opportunities and client needs

**Skills**

Same as above, plus high degree of Innovative Problem-solving and Self-management to deliver on sales strategy and client solutions.

2004-2007 Citizens Bank Vice President,

Regional Manager and Commercial Lender Same as above; Additionally first two years included managing a \$700MM Retail Banking Territory covering two counties and 14 Direct Reports

**Skills**

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2001-2004 Waypoint Bank Asst VP, Market Manager/Business Lender Sales, Business Development, Client Service, Lending to Small Business Owners and Management; 10 direct reports; P&L responsibility for Southern Lanc City Branch area

**Skills**

Same as above

1997-2001 Susquehanna Lease Co Asst VP, Marketing Officer Sales and Client Relationship Management for Equipment Leasing Company; Originate end-user and vendor leases from \$50M to \$1MM;

Credit review and recommendations to Sr. Credit Officers and Board

**Skills**

Same as Above

**Education**

2007 BACHELORS Lebanon Valley College Business Admin 3.5

2005 N/A Babson College Executive Leadership 4.0

1983 N/A Bluffton University Communications 3.4

Codes: TQINT 80228BR C07656

**Welcome Message**

Are you currently employed by National City or PNC Financial? Yes.

**Profile Builder**

Resume

Are you currently on any disciplinary action? No

**Job Specific Questions**

**Submission Job Responses**

Job response - PNC Internal Gateway/80228BR

Date added


08-Apr-2010

Close

PNC External Application for Walter, Robert

Page 1 of 8

**REDACTED**

 PNC External Application for Walter, Robert

 Help

**PERSONAL DATA**

First Name Robert

Middle Name

Last Name Walter

Trailer (example: Jr, Sr.)

Address Line 1

Address Line 2 none

City Lancaster

State PA

Zip Code

County USA

Country United States

Present Residence From Date 18-Aug-2009

Present Residence To Date 03-Mar-2010

Home Phone (e.g. 555-555-5555)

Mobile Phone (e.g. 555-555-5555)

Work Phone (e.g. 555-555-5555)

Email

Previous Address Line 1

Previous Address Line 2

Previous City Lancaster

Previous State PA

Previous Zip code

County

Country Code is set up with the two-digit abbreviation and the country name spelled out. For Example: US - United States.

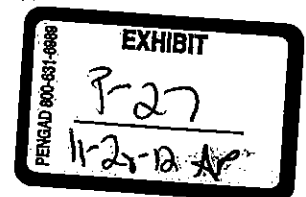
Previous Country

Previous Residence From Date 01-Mar-2005

Previous Residence To Date 18-Aug-2009

Are you 18 years of age or older? Yes

Are you legally authorized to work in the United States? (Proof of identity and authorization to work will be required upon employment) Yes



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PNC External Application for Walter, Robert

Page 2 of 8

Do you require a visa to be employed in the United States by The PNC Financial Services Group, Inc.?

No

As part of our selection process, The PNC Financial Services Group, Inc. or any of our affiliates, may conduct employment and criminal background checks. Do you authorize us to perform these background checks?

Yes

The PNC Financial Services Group, Inc. promotes a drug-free work environment. All applicants offered a position are required to take and pass a drug screen. Upon offer of employment, will you take a pre-employment drug test?

Yes

When answering the following questions, do not include information regarding arrests that did not lead to a conviction, a plea of guilty or nolo contendere (no contest), or entry into a pre-trial disposition program.

Do not include information about any action that was handled in a juvenile court proceeding. Nor should you include any information if a record has been completely expunged (including from the FBI depository), or "sealed" under state law.

Have you ever:

(1) Been convicted of, or

(2) Pled guilty to, no contest or nolo contendere to, or

No

(3) Entered a Pre-Trial disposition program (e.g. ARD) regarding a crime involving dishonesty, breach of trust or money laundering?

Examples of such crimes are theft, shoplifting, retail theft, burglary, robbery, embezzlement, fraud, passing bad checks, forgery, perjury and tax evasion. It also includes the manufacturing, sale, distribution of or trafficking in controlled substances.

OR, Have you ever signed an admission that you shoplifted merchandise (even if it never went to court); OR, are you currently awaiting a hearing, trial or indictment for any such crime as noted here or listed above?

No

Are you a former employee of The PNC Financial Services Group, Inc. or any of our affiliates?

No

Have you ever been terminated by The PNC Financial Services Group, Inc. or any of our affiliates for misconduct?

No

Have you ever been discharged, asked to resign or resigned to avoid termination from any former employment?

No

Have you been a contract or temporary employee with The PNC Financial Services Group, Inc. or any of our affiliates within the last year?

No

Do you have any relatives or friends currently employed by The PNC Financial Services Group, Inc. or any of our affiliates?

Yes

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For candidates residing in CA, MN, OK - Do you want receive a copy of the background check report?

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PNC External Application for Walter, Robert

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Are you currently subject to any non-competition, non-solicitation or other similar agreement with any prior employer or vendor?

No

**REDACTED**

If yes, describe briefly here and submit signed copy to recruiter. Please be sure that the copy is the one you signed on the date you entered the agreement. (If not applicable, please type N/A).

Friend/former private banking client, Greg Lefever, Lancaster Market Manager

How did you hear about this opportunity?

WORK EXPERIENCE List the last four or last 10 years (whichever is greater) of full and part-time jobs held beginning with the most recent employment. Periods of military employment should be included.

#### Company #1 Information

Company or Organization Wilmington Trust Co.

Company Address 1100 N. Market St

Company City Wilmington

Company State DELAWARE

Company Zip Code 19890

Immediate Supervisor's Name James Gould

Supervisor's Phone Number (e.g. 555-555-5555) 610-520-1496

Position or Job Title VP, Sr. Private Client Advisor

Responsibilities Private Banking and Wealth Management for business owners, execs and other high-net-worth individuals.

Start Day/Month/Year 07-Jul-2007

End Day/Month/Year 22-Jan-2010

Starting Salary

Ending Salary

Reason for leaving this employer Laid off

May we contact your present employer? Yes

Please list other name(s) that you had while working for the above employer

#### Company #2 Information

Company or Organization Susquehanna Bank

Company Address Manheim Pike

Company City Lancaster

Company State PENNSYLVANIA

Company Zip Code 17601

Immediate Supervisor's Name Peter Rieker

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PNC External Application for Walter, Robert

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**REDACTED**

Supervisor's Phone Number (e.g. 555-555-5555) 717-735-8830

Position or Job Title VP, Mgr. of Private Banking

Responsibilities Private Banking, Wealth Management business development

Start Day/Month/Year 01-Mar-2004

End Day/Month/Year 01-Jul-2007

Starting Salary

Ending Salary

Reason for leaving this employer Opportunity with Wilmington Trust

Please list other name(s) that you had while working for the above employer

**Company #3 Information**

Company or Organization The Comprehensive Companies

Company Address Lemon St

Company City East Petersburg

Company State PENNSYLVANIA

Company Zip Code

Immediate Supervisor's Name Richard Walters

Supervisor's Phone Number (e.g. 555-555-5555) 717-569-6667

Position or Job Title Registered Rep, Invest. Advisor Rep.

Responsibilities Financial planning, investment advisory

Start Day/Month/Year 01-Feb-2003

End Day/Month/Year 01-Feb-2004

Starting Salary

Ending Salary

Reason for leaving this employer Opportunity to head Private Banking at Susquehanna

Please list other name(s) that you had while working for the above employer

**Company #4 Information**

Company or Organization Select Security

Company Address 241 N. Plum St.

Company City Lancaster

Company State PENNSYLVANIA

Company Zip Code 17602

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**PNC 1164**



PNC External Application for Walter, Robert

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**REDACTED**

Immediate Supervisor's Name Patrick Egan

Supervisor's Phone Number (e.g. 555-555-5555) 717-481-6303

Position or Job Title CFO, Family Office Mgr.

Responsibilities CFO for operating compnay, and Family Office Manager for owner. Worked with estate planning attorneys, tax advisors, insurance reps, investment advisors and private banker in managing family's wealth.

Start Day/Month/Year 01-Aug-1997

End Day/Month/Year 01-Feb-2003

Starting Salary

Ending Salary

Reason for leaving this employer Reduced Family Office requirements

Please list other name(s) that you had while working for the above employer

List any special skills, licenses, and certifications (separate your responses by commas) you possess i.e. Notary Public, Series 6, 7 or 63, Mortgage brokers license, Certified Financial Analyst (CFA), CPA, etc.

CPA/PFS, CFP, Series 7 and 66 (inactive), PA Life Accident/Health Insurance License

**EDUCATION**

Have you graduated from High School or received your GED? Yes

Please indicate other name(s) used while attending this school or educational institution

**Additional Education Information #1**

School or Educational Institution Franklin &amp; Marshall College

School City Lancaster

School State PENNSYLVANIA

Major Area of Study Business

GPA

Education Level Bachelor

Degree BACHELORS

Completion Date 01-May-1976

Please indicate other name(s) used while attending this school or educational institution

**Additional Education Information #2**

School or Educational Institution

**CONFIDENTIAL****PNC 1165**

PNC External Application for Walter, Robert

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School City

School State

Major Area of Study

GPA

Education Level

Completion Date

Please indicate other name(s) used while attending  
this school or educational institution

Additional Education Information #3

School or Educational Institution

School City

School State

Major Area of Study

GPA

Education Level

Completion Date

Please indicate other name(s) used while attending  
this school or educational institution

DO NOT E-SIGN UNTIL YOU HAVE READ THE STATEMENT BELOW.

Please read the following statement carefully, then acknowledge that you have read and accept it  
by providing the information requested below and clicking save at the bottom of the page.

Please note that an eSignature is the electronic equivalent to your handwritten signature.

Please enter your full name: Robert J. Walter

Please enter your month and day of birth followed  
by the zip code of your residence. This is your  
unique identifier. For example, enter 010155555 if  
you were born January 1 and live in zip code  
55555.)

PNC 1166

**CONFIDENTIAL****eSignature Statement**

Please read the following statement carefully, then acknowledge that you have read and accept  
it by providing your name and unique identifier as noted above and by clicking the save the  
button at bottom of the page. Please note that an eSignature is the electronic equivalent to your  
handwritten signature:

If you have any questions regarding this statement contact us by calling 1-877-Your-PNC (1-  
877-968-7762).

Our company does not discriminate in hiring or employment on the basis of race, religion, color,  
national origin, sex, sexual orientation, age, ancestry, disability, a status as a covered veteran,

including qualified special disabled veteran, disabled veteran, veteran of the Vietnam era, one-year recently separated veteran, three-year recently separated veteran, Armed Forces service medal veteran, or other protected veterans; or any other basis that would be in violation of any applicable ordinance or law. Any questions in the submission process relating to any of the foregoing will only be used in connection with our affirmative action obligations and recordkeeping requirements under the applicable federal law.

You authorize the company to investigate your financial and credit record through any consumer reporting agency or bureau of its choice, and further to make an investigation of your personal history including, if any, a record of law enforcement activity, your character and general reputation. You understand that any credit investigation will be conducted in compliance with applicable laws.

You understand that this application is not an offer of employment, and that if employed, my employment will be at-will – meaning that my employment may be terminated by me or by the company at any time, with or without notice or cause. You also understand that no one except the PNC Senior Human Resource Manager is authorized to agree to employ you for any definite or specific period of time and that if any statements to the contrary have been made to you in connection with your submission, those statements are incorrect and not binding on the company.

You understand and agree that your fingerprints will be taken and submitted to applicable law enforcement agencies. Every employee must be covered by a surety bond during the entire term of employment. Our company, at its own expense, arranges for a surety bond for each of its employees. If an applicant or employee does not meet the standards for bonding, or applicable FDIC criteria, that individual may not be employed by our company.

You authorize any law enforcement agency, and those employers and educational institutions specified by you in this application, to release to the company any and all information, personal or otherwise, that may or may not be in their records, and you release those law enforcement agencies, employers or educational institutions from liability for any damage or injury to you arising out of the release of such information.

You agree that if you accept employment with the company, you will produce documents establishing your identity and work authorization as a condition of employment. You certify that you have completed this application in its entirety, that all statements made by you in this application are true and complete to the best of your knowledge, and that you have withheld nothing that would, if disclosed affect this application unfavorably. It is understood that any misrepresentation may result in removal from further consideration and, if you are already employed, may result in termination of your employment.

"Company" as used herein means The PNC Financial Services Group, Inc. and its affiliated companies as applicable. You understand that these authorizations extend to all affiliates and subsidiaries of the company.

#### **Compliance With the PNC Drug Abuse Policy**

You understand and agree that you are subject to the PNC's Drug Abuse Policy. Any offer of employment by the company is contingent upon successfully passing the drug screening test. You hereby authorize PNC to arrange for a drug screen test by a qualified laboratory selected by PNC. You further grant permission to the laboratory to take urine specimen(s) and to release the results of your drug screening test(s) to those parties designated in the Drug Abuse Policy.

You understand and agree that if the drug screening indicated a violation of the Drug Abuse Policy or you fail to comply with the Drug Abuse Policy, the contingent job offer will be null and void.

In return for being considered for employment, you hereby release and hold harmless PNC, its affiliates and each of their officers, directors, employees, assigns and subcontractors from any liability whatsoever arising out of or related to any drug screen test.

PNC External Application for Walter, Robert

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**REDACTED**

If you would like to review a summary of the Drug Abuse Policy [Click Here](#). If you need any assistance accessing this information, please contact us calling us at 1-877-Your-PNC (1-877-968-7762).

**Note: If you are a minor (under the age of eighteen years), you must have the Parental Consent and Release Form signed and dated by your parent or legal guardian and notarized. Ask a Human Resources representative for this form. The form must be returned in the envelope which accompanies the forms as soon as possible.**

Date added 03-Mar-2010

Last action 23-Apr-2010

Close

CONFIDENTIAL

PNC 1168

**REDACTED**

Q Print resume/CV for Walter, Robert

Help

Robert J. Walter, CPA/PFS, CFP

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#### Professional Profile

Accomplished professional with diversified business and personal financial experience, with particular expertise in providing comprehensive wealth management and custom lending services to meet the specialized needs of high-net-worth individuals, professionals, executives, and business owners.

Most recent position as Vice President and Senior Private Client Advisor of Wilmington Trust Company, working closely with clients and their advisors to develop financial strategies that help clients meet their current needs and plan for their long-term objectives. Coordinate appropriate blend of services based on unique needs of the client, including lending, investment management, planning, philanthropic, trust, and family office services.

Previously held positions include Manager of Private Banking with Susquehanna Bank, personal CFO and Family Office Manager for an executive and his family, VP of Finance for a real estate investment and management company, Associate Director of Venture Capital for an investment banking firm, and Tax Manager at Price Waterhouse, Philadelphia.

#### Education/Certifications

B.A., Business Administration, Franklin & Marshall College  
 Certified Public Accountant (CPA)  
 CPA Personal Financial Specialist (PFS)  
 Certified Financial Planner (CFP)  
 FINRA Series 7 Security License  
 State Series 66 Securities License (inactive)  
 Pennsylvania Life/Accident/Health Insurance License

#### Professional and Community Affiliations

American Institute of Certified Public Accountants (AICPA)  
 AICPA Financial Planning Section  
 Financial Planning Association (FPA)  
 Lancaster Estate Planning Council, Board Member  
 Schreiber Pediatric Rehab Center of Lancaster County, past Board Member

Robert J. Walter, CPA/PFS, CFP

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#### Employment History

Wilmington Trust Company July 2007 - January 2010  
 VP, Senior Private Client Advisor

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Print resume/CV for Walter, Robert

Page 2 of 4

Work closely with clients and their advisors to develop financial strategies that help clients meet their current needs and plan for their long-term objectives. Coordinate appropriate blend of services based on unique needs of the client, including lending, investment management, planning, philanthropic, trust, and family office services.

Susquehanna Bank March 2004 - July 2007  
VP, Manager of Private Banking

Provided customized lending and investment advisory services to executives, professionals and other families of wealth.

The Comprehensive Companies February 2003 - February 2004  
Financial Advisor

Served as advisor for this Independent RIA and Broker-Dealer firm. Provided planning, investment and insurance advice to business owners and other high-net-worth individuals.

Select Security 1997 - 2003  
Chief Financial Officer

Instrumental in the start-up and financing of this residential and commercial security company. Was also responsible for the ongoing wealth management of the company's founder and chairman, providing oversight and management of all aspects of personal investment, legal, tax, banking and insurance issues. This includes the selection and coordination of the efforts of outside advisors, and the structuring and organization of various business entities.

Vision Management Group, Inc. ("VMG") 1989 - 1996  
Principal

Focused on providing services to closely-held businesses and their owners in the areas of business planning, assistance in bank and private equity financing, bank work-outs, business valuations and real estate development. From 1990 through 1993, also served as

an officer and director of a company that he co-founded, a medical equipment provider that completed a successful IPO in 1994.

Robert J. Walter, CPA/PFS, CFP  
Employment History  
Page 2

Balley, Martin & Appel ("BMA") 1987 - 1988  
Associate Director, Venture Capital

Responsible for deal sourcing, industry research, financial analysis and due diligence for this investment banking firm in Philadelphia. During this period also served as Chief Financial Officer of a company in the health care field that was organized and taken public by BMA.

Investment Property Management Group, Inc. ("IPMG") 1984 - 1987  
VP, Finance

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PNC 1170

From 1984 through 1987, Mr. Walter was VP of Finance for, a real estate investment and management company in Philadelphia. Here he was responsible for all treasury functions, oversight of portfolio management, and the structuring and syndication of private placement offerings. In addition, he directed the successful development and financing of several start-up companies, and provided personal tax and financial planning to the principal of IPMG.

Price Waterhouse, Philadelphia 1976 - 1984  
Tax Manager (1982 - 1984)

From 1976 to 1984, Mr. Walter was a CPA in the audit and tax departments of Price Waterhouse, Philadelphia, PA, and earned an advanced promotion to the position of Tax Manager. Here he consulted to closely-held and public company clients in a wide variety of industries, providing business and tax planning. He was responsible for business development, project management and professional staff development.

Codes: TGEXT 80228BR C07656

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PNC 1171



Print resume/CV for Walter, Robert

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OK

CONFIDENTIAL

PNC 1172

Robert J. Walter, CPA/PFS, CFP

REDACTED

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**Professional Profile**

Accomplished professional with diversified business and personal financial experience, with particular expertise in providing comprehensive wealth management and custom lending services to meet the specialized needs of high-net-worth individuals, professionals, executives, and business owners.

Most recent position as Vice President and Senior Private Client Advisor of Wilmington Trust Company, working closely with clients and their advisors to develop financial strategies that help clients meet their current needs and plan for their long-term objectives. Coordinate appropriate blend of services based on unique needs of the client, including lending, investment management, planning, philanthropic, trust, and family office services.

Previously held positions include Manager of Private Banking with Susquehanna Bank, personal CFO and Family Office Manager for an executive and his family, VP of Finance for a real estate investment and management company, Associate Director of Venture Capital for an investment banking firm, and Tax Manager at Price Waterhouse, Philadelphia.

**Education/Certifications**

B.A., Business Administration, Franklin & Marshall College  
Certified Public Accountant (CPA)  
CPA Personal Financial Specialist (PFS)  
Certified Financial Planner (CFP)  
FINRA Series 7 Security License  
State Series 66 Securities License (Inactive)  
Pennsylvania Life/Accident/Health Insurance License

**Professional and Community Affiliations**

American Institute of Certified Public Accountants (AICPA)  
AICPA Financial Planning Section  
Financial Planning Association (FPA)  
Lancaster Estate Planning Council, Board Member  
Schreiber Pediatric Rehab Center of Lancaster County, past Board Member

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Robert J. Walter, CPA/PFS, CFP  
Employment History  
Page 2

Bailey, Martin & Appel ("BMA")  
Associate Director, Venture Capital

1987 - 1988

Responsible for deal sourcing, industry research, financial analysis and due diligence for this investment banking firm in Philadelphia. During this period also served as Chief Financial Officer of a company in the health care field that was organized and taken public by BMA.

Investment Property Management Group, Inc. ("IPMG") 1984 - 1987  
VP, Finance

From 1984 through 1987, Mr. Walter was VP of Finance for, a real estate investment and management company in Philadelphia. Here he was responsible for all treasury functions, oversight of portfolio management, and the structuring and syndication of private placement offerings. In addition, he directed the successful development and financing of several start-up companies, and provided personal tax and financial planning to the principal of IPMG.

Price Waterhouse, Philadelphia  
Tax Manager (1982 - 1984)

1976 - 1984

From 1976 to 1984, Mr. Walter was a CPA in the audit and tax departments of Price Waterhouse, Philadelphia, PA, and earned an advanced promotion to the position of Tax Manager. Here he consulted to closely-held and public company clients in a wide variety of industries, providing business and tax planning. He was responsible for business development, project management and professional staff development.

CONFIDENTIAL

PNC 1174

 Shirley  
Kosakoski/Consumer/CPA/P  
NC

10/05/2010 04:48 PM

To Lori K Lockard/CorpHR/DEL/PNC@PNC

cc

bcc

Subject Re: Fw: Your candidate reference number - PNC.


Lori,

So far one of the three recruiters has contacted me and she did ask my qualifications and very clearly answered questions about the process. (I assumed the recruiters would know my qualifications based on my resume, which they have, and on our most recent conversation, but I understand their need to be thorough.) However, she stated the process would be the same for me as any external candidate, regardless of reason for transfer. This indicated that she did not know I was requesting reassignment, which led to my question below.

I will most definitely continue to cooperate and wait to hear more.

Shirley Kosakoski  
Vice President, Business Banking  
101 North Pointe Blvd  
Lancaster, PA 17601  
717-305-0349  
shirley.kosakoski@pnc.com

Lori K Lockard--10/04/2010 07:03:46 PM--Hi Shirley. We discussed that initially you should go through the

 Lori K  
Lockard/CorpHR/DEL/PNC  
10/04/2010 07:03 PM

To Shirley.Kosakoski/Consumer/CPA/PNC@PNC

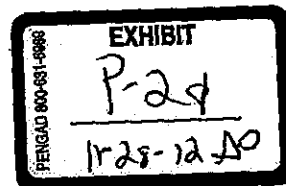
cc

Subject Re: Fw: Your candidate reference number - PNC.

Hi Shirley. We discussed that initially you should go through the posting process for any positions you are interested in and qualified for. Part of that process may include discussing your skill and experience with the recruiter in order for them to determine if you are qualified for a specific position. The recruiter will also be able to provide information and answer any questions that you may have regarding the position. I encourage you to fully cooperate during this process so the recruiter can assist you. If you have questions or concerns, please let me know so we can schedule a time to discuss. Thank you.

Lori Kelly Lockard  
Senior Employee Relations Specialist  
Assistant Vice President

PNC Bank  
300 Delaware Avenue  
Wilmington, DE 19808  
Mailstop W1-W300-03-1  
(p) 302.429.2145 (f) 302.429.1776  
Lori.Lockard@pnc.com  
Shirley Kosakoski/Consumer/CPA/PNC



PNC 461



Lori K  
Lockard/CorpHR/DEL/PNC  
11/09/2010 10:50 AM

To Shirley Kosakoski/Consumer/CPA/PNC  
cc  
bcc  
Subject Response

Shirley,

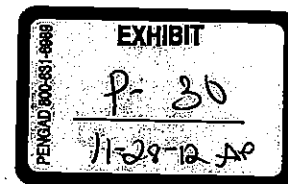
Thank you for your email dated 10/27/10. In response, I want to clarify several items that we have discussed previously in detail. The accommodations you are now requesting are different from those you had previously requested. As a result, I want to try to identify the accommodations you are now requesting and clarify what information you have provided or need to provide regarding your current requests for accommodation.

- 1) You have requested remote computer access so that you can perform work from home. You have been provided a laptop, allowing for remote access to the greatest extent possible. Although you indicate that taking home your laptop is "inconvenient", you acknowledge that it is functioning appropriately. In addition, our IT department has worked with you to try to provide you with access from your home computer. If your current remote access is not sufficient, you will need to supply documentation from your medical provider explaining what remote access you require based on your medical condition and that your current access is insufficient.
- 2) You requested to be placed in an office on the first floor in the building where you currently work. However, you have not provided medical documentation indicating that you are unable to work from an office upstairs. As we have discussed, you may continue to use the first floor office when available. If you contend that you need an office on the first floor based on your medical condition, please have your health care provider provide an explanation of why a first floor office is medically necessary and why working on the second floor prevents you from being able to perform the essential functions of your job.
- 3) You requested an Administrative Assistant. Despite numerous requests you have not identified the specific functions for which you require assistance. If you continue to contend that you require an administrative assistant, please have your health care provider provide documentation regarding the specific job duties for which you require assistance and explaining why your condition prevents you from being able to perform these duties.

You also raised concerns about participating in reviewing open positions and going through the posting process. As we have indicated, we are trying to work with you in your current position but you are also being permitted to post for other available positions for which you may be qualified. Our practice is to actively work together with employees to determine interests, and assess skills and qualifications based on the particular openings available. We do not arbitrarily place employees into available positions without going through this process, which includes interviewing with the hiring manager so the employee clearly understands the expectations of the position.

The documentation that you have provided indicates that if we cannot accommodate you in your current position, reassignment should be requested.

We have been working to accommodate you in your current position and have accommodated your requests in numerous instances. Hopefully this email will further clarify your concerns so that we can respond appropriately. However, if you believe that we cannot accommodate you in your current position, we will need supporting medical documentation indicating the reasons why a transfer to another position



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is medically necessary.

Please provide me with a response to these issues or feel free to call if you have any questions or would like to discuss this further.

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